

P & B Times

News from the Pension & Benefits Office (askpb@yorku.ca)

September 2021 – ISSUE 75

Please note all articles may not apply to you.

The York University Pension Plan

2021 Year to Date Fund Rate of Return	
July	5.07%

If you are interested in more detailed investment information, please contact the **Pension Investments office within Finance**.

Special Edition for Return to Campus

With the planned return to campus this September please be advised that we will continue operating as if we were working remotely. We ask you to scan and send documents to us via email and meetings and consultations can be done via Zoom or over the phone.

Please continue to contact the Pension & Benefits Office by emailing askpb@yorku.ca. As a reminder, we also accept all documents electronically by emailing askpb@yorku.ca. **Please do not mail documents that you have emailed to us.** While we are working remotely, we action mail from Canada Post every two weeks. We can also be reached at 416-736-2100 extension 27572 between 9:00 am and 4:00 pm Monday to Friday.

Information about optometrists' withdrawal from Ontario's Health Insurance Plan

Impact for Ontarians ages 19 and younger and 65 and older

The Ontario Association of Optometrists is planning to withdraw from Ontario's Health Insurance Plan (OHIP) on September 1st 2021.

Currently, OHIP pays for one annual routine eye exam

After the withdrawal from OHIP:

- Optometrists may refuse to provide routine eye exams to people ages 19 and younger and 65 and over.

- By law, optometrists can't charge patients in these age groups directly for eye exams. In other words, patients cannot pay directly for the service.
- Under the same law, insurers cannot cover the costs of their routine eye exam, either. This includes York University and Sunlife.

What does this mean for benefit plan members?

- SunLife can't cover the cost through your Extended Health Care benefit plan or Health Spending Account, if applicable.
- Those ages 19 years old and younger, or 65 and over may not have access to eye exams at all, as patients cannot pay out of pocket.

SunLife will continue to repay eligible claims for eye exams for Ontarians ages 20 to 64, inclusive as usual.

We will continue to monitor this situation and advise you of any changes.

Retirement of the Associate Director of Pension & Benefits

We would like to inform the community of the retirement of the Associate Director of Pension & Benefits, Terisa Ducharme. Many of you may know Terisa from presentations and seminars she conducted or had the opportunity to speak with her over the phone or in person. We wish Terisa all the best and congratulate her on her retirement. Catherine Parks has been appointed the Interim Lead of Pension & Benefits. As always if you have any questions, please email askpb@yorku.ca

E-Transfer Payments for Benefits Coverage

We recently introduced the option of paying benefits coverage by e-transfer instead of cheque. While the cheque option still exists, we strongly encourage you pay by e-transfer if you need to pay for your benefits coverage. During the pandemic and our office working from home, cheque may sit in the office for a considerable length of time before being deposited. With the e-transfer option, payment is immediate.

CUPE 3903 Pension Plan Eligibility

Members of CUPE3903 are eligible to join the York University Pension plan after earning at a minimum the Course Director rate in two consecutive years. The Pension and Benefits Office runs a report each September to determine the 3903 members that are eligible to join the pension plan. We email a letter to the email address on file. To join the Plan you must fill out the form attached to the email and return it. Emails will be sent out by mid September.

Out of Country Travel

In these challenging times it's important that you understand Out-of-Country coverage. This includes how it applies to COVID-19.

Travel advisories: The Government of Canada still has many travel advisories in place. They continue to advise Canadians to avoid **all non-essential travel outside of Canada**. The COVID-19 situation continues to change, and some borders could close.

Trip time limit: For anyone who leaves Canada, the standard trip time limit, if applicable, applies. Plan members need to check the benefit booklet available at <https://retire.info.yorku.ca/third-page/> to ensure your trip falls within these limits. There's no extension to the trip time limit, even if travel home is restricted. Most York benefit plans that have out of country coverage have no trip time limit however we recommend you refer to your benefits booklet or the mysunlife.ca website or the Sun Life mobile app.

COVID-19 coverage: Coverage covers medical emergencies, even those relating to an epidemic or pandemic. SunLife treats a medical emergency resulting from COVID-19 in the same way as any other medical emergency outside Canada. It's important for you to know your coverage details before committing to a trip abroad.

Delisted Providers List

As a reminder, please check the delisted providers list on the MySunLife website **before** proceeding with any service or supply that you would be unwilling or unable to pay for yourself. Sun Life continuously updates this list, so it is important you check the list frequently as a provider you are currently using may then appear on the list. Once you have logged into the website go to the "Benefits Centre" and the Delisted providers list is in the Take Me To box on the right side of the screen. The link to the site is

https://www.sunlife.ca/ca/Support/Sign+in+help/my+Sun+Life?vgnLocale=en_CA

Upcoming Pension & Benefits Webinars

We will continue to bring you pension & benefits educational opportunities. Please monitor your email for future announcements or review YELC for upcoming seminars.

If you have suggestions for a pension & benefit or learning opportunity, as always, please reach out to us at askpb@yorku.ca

Pension & Benefits Office Customer Service Standards

Going on a leave, retiring, or resigning can be stressful and confusing. In most instances, we need your department to send the Employee Transaction Form (ETF) to Human Resources for us to be able to begin our processes. If you have not received something from us in the time periods below, please be sure to check with your department first to find out if they have sent the ETF.

Event	Due date for Employee Transaction
Leave of Absence	Four weeks before leave commences
Retirement	Three months before retirement date
Sabbatical	Three months before sabbatical

The Pension & Benefits office has access to the Sun Life member booklets that are available on our website at: <https://retire.info.yorku.ca/third-page/>

We **do not** have access to the extensive list of items not mentioned in the booklet. Members needing more information on specific benefits need to contact Sun Life directly to obtain information. Please log into the Sun Life member website and use the chat function or contact Sun Life at 1-800-361-6212. You will need the policy number of 014098 and your employee/payroll number. If a claim has been declined that you believe should have been paid, please contact Sun Life directly as the Pension & Benefits office **does not** have access to your confidential claim information.

Request	Timeline for Pension & Benefits Action
Responding to emails	Three business days
Pension & Benefits Updates i.e. dependent or benefit changes	Forms must be received by end of day Thursday in order for information to be sent to Sun Life each Monday morning – Sun Life will update your record, where applicable, by end of day the following Thursday
Pension & Benefits Updates i.e. beneficiary changes	Five business days from receipt of completed application
Letter of Confirmation i.e. Benefit coverage confirmation	Ten business days
Responding to Letters from external sources i.e. lawyers	Fifteen business days

Reminders...

Benefit Booklets are available at <http://retire.info.yorku.ca/third-page/>

The Retirement Planning guide is also found at <http://retire.info.yorku.ca/resources/retirement-planning-guide/>

For information on your benefit coverage please refer to your benefit booklet or the Sun Life member website www.sunlife.ca/member

For	Contact
Address changes for active employees	E-mail hrhelp@yorku.ca
Employment Letter	E-mail hrhelp@yorku.ca
T4's or ROE's for active employees	E-mail hrhelp@yorku.ca
Benefit / claim denial questions (health, dental, vision)	Sun Life 1-800-361-6212 – policy or contract ID is 014098
Courses covered by Tuition Fee Waiver	Student Financial Services http://sfs.yorku.ca/fees/waivers/
Personal Expense Reimbursement (PER)	Finance Department 416-736-5661
Vacation, Sick or personal credit questions	Your management supervisor, collective agreement or Standard Operating Procedure
Retiree questions regarding your T4A, pension payment, taxes and changes in banking information	CIBC Mellon 1-800-565-0479 extension 0
Your RRSP limit	Your income tax assessment or Canada Revenue Agency 1-800-267-6999
Termination, Death or Retirement Estimates	You have access to the Retirement Planner found at: http://retire.info.yorku.ca/second-page/retirement-planner/
Alumni and Employee perks	http://alumniandfriends.yorku.ca/
Investment advice	Contact a qualified Financial Advisor

How to contact Pension & Benefits:

E-mail askpb@yorku.ca or call 416-736-2100 extension 27572 between 9:00 am and 4:00 pm Monday to Friday

- For Fridays from the Friday prior to Victoria Day up to and including Labour Day weekend the phones will be answered until 3:00
- **Have your employee ID number available when you call as we document all conversations.** Please note all phone conversations are now automatically recorded.

Here are some websites you can access to obtain more information:

- Sun Life's Plan Member Services: sunlife.ca/member
- York's HR Self Service – for pay advice, direct deposit, dependent and beneficiary information etc. hrselfserve.yorku.ca

This newsletter is designed to present York employees, former employees and retirees with useful general information pertaining to their pension & benefits. Please keep in mind as this newsletter is distributed to different groups with different entitlements, all articles may not pertain to you and your situation. In the event the information contained herein conflicts with the applicable contract, collective agreement, policy or guideline, the terms of the contract, collective agreement, policy or guideline will prevail.
